

How to obtain a Certificate of Insurance for the City of Hickory

A certificate of insurance is needed to provide proof that the City of Hickory has been added as an insured party to the vendor's business insurance policy.

The vendor will need contact their business insurance provider and explain that the City of Hickory needs to be added to the policy and that documentation is needed for the permit.

The insurance agent will advise of the needed information and paperwork to add the City of Hickory. This may involve purchasing a rider to add to the existing policy. Currently, the city's guidelines require a minimum of amount of not less than \$250,000/\$500,000 personal liability and \$100,000 property liability for the entire duration of the one year permit. The insurance company will ask for the city's mailing address (PO Box 398 Hickory NC 28603-0398).

After completing the insurance company's paperwork and paying any premiums to increase coverage, you should receive a printed certificate of insurance that lists the City of Hickory as an additional insured and waives liability claims against the city.

An image of a similar certificate of insurance is provided below. Note that the column is checked with a "Y" to indicate the city has been added.

INDICATED, NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS. Limits shown are as requested

POLICY NO.	TYPE OF INSURANCE	ADDITIONAL INSURED	SUBJECT	POLICY NUMBER	POLICY EFF. DATE (MM/DD/YYYY)	POLICY EXP. DATE (MM/DD/YYYY)	LIMITS	
B	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR	Y		35812529	10/31/2016	10/31/2017	EACH OCCURRENCE	\$1,000,000
							DAMAGE TO RENTED PREMISES (EA OCCURRENCE)	\$1,000,000
							MED EXP (Any one person)	\$10,000
							PERSONAL & ADV INJURY	\$1,000,000
							GENERAL AGGREGATE	\$2,000,000
							PRODUCTS - COMP/OP AGG	\$2,000,000
GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input checked="" type="checkbox"/> PRO-JECT <input checked="" type="checkbox"/> LOC OTHER:								
B	AUTOMOBILE LIABILITY			7352-S0-21	10/31/2016	10/31/2017	COMBINED SINGLE LIMIT (EA accident)	\$1,000,000

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Also the image below shows the description of operations statement and the city as the certificate holder.

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required) Swingin Under the Stars. The City of Hickory is listed as an additional insured.	
CERTIFICATE HOLDER City Of Hickory Post Office Box 398 Hickory, NC 28603-0398	CANCELLATION COH-398 SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE <i>Mandy Stumble</i>